

building blocks



October 2006

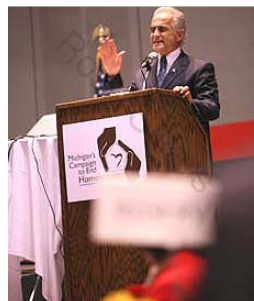
The online newsletter of the Michigan State Housing Development Authority
Vol. 2, Issue 4

Ending Homelessness in Michigan — *It is possible!* Homeless Summit Was Huge Success

Celebrating the awesome accomplishment of the completion of 60 individual customized community plans to end homelessness, Michigan's leaders on the subject of homeless service, and soon-to-be experts on ending homelessness, gathered to be acknowledged for the accomplishment of collectively creating plans that essentially cover every part of the state.

"This is an accomplishment that is gathering national attention," said Sally Harrison, MSHDA's Director of the Office of Supportive Housing and Homeless Service. "Individual communities across the country have pulled off plans, but rarely do you see this kind of coordinated effort on a statewide basis."

The celebration lasted for just one day and then the real work began. Attendees of the Michigan Homeless Summit pushed up their sleeves and got to work on putting their plans into action. An underlying theme of the Michigan Homeless Summit was the need for cooperation and collaboration. Community providers were asked to shift their focus from a "sheltering" model to a "housing first" model and probably with very little in



Above: Scenes from a summit.

the way of new resources.

"This cooperation and collaboration is essential at all levels," says MSHDA Executive Director Michael DeVos. "All of the state departments that have a connection with the homeless in Michigan are working every day to find new ways to collaborate while we break down barriers."

Highlights of the Michigan Homeless Summit included a moving message from Governor Granholm and a call to action by sportswriter-author-radio host and now homeless advocate,

Mitch Albom. Conference attendees got a first look at the Baseline Data Report, an overview of the state of Michigan's homeless. It's the long awaited by-product of more than two years of fieldwork and implementation. The Baseline Data Report gives advocates the ammunition to legislate for solutions, raise awareness, engage communities and justify requests for needed funds.

For more information, or to view data from the Michigan Homeless Summit, visit MSHDA's Web site.

U.P. Rolls Out Da Red Carpet for MSHDA Staff

The distance separating the Upper Peninsula from Lansing and the differences in culture between da so called “Yoopers and Trolls” was conspicuously absent during our trip to the U.P. last month. MSHDA staff went to spread the word about our new Rural Initiative, the Community Five-Year Action Plan, the 10-Year Campaign to End Homelessness in Michigan and to celebrate the Authority’s 40 years of serving Michigan residents. Actually, that was only part of our mission. **Most importantly, we came to listen.** And the U.P. members of our affordable housing community had a lot to say.

Upon our arrival in St. Ignace, Ron Calery, Executive Director of the Chippewa-Luce-Mackinac Community Action Agency, greeted us with a surprise trip to the mighty Mackinac Bridge – not just a simple viewing of its beauty from safe ground – but a view of its breathtaking splendor from exactly 552 feet ABOVE ground. The only way up was to climb through the bridge’s towers step-by-painstaking-step. I should have picked up on the risk when requested to sign waivers absolving the Bridge Authority of any responsibility in the unlikely event that I happened to fall to an untimely death. Still, the once-in-a-lifetime magnificence of the view was worth the danger.



Above: Michael bravely enters a tower leading to the top of the Mackinaw Bridge.

The picture-perfect views weren’t the only remarkable things we encountered during our trip. The amount of work accomplished by our partners throughout the U.P. is nothing short of amazing.

Thanks to the commitment of Ron Calery and the Chippewa-Luce-Mackinac CAA, the Great Lakes Capital Fund and state and local officials and workers for their effort. A new 24-unit development in St. Ignace will help affordably house seniors in the area and a proposed Health Village and an assisted living facility will be nearby as well – all examples of how working together with our partners produces miraculous results.

Then it was on to Sault Ste. Marie where we met with both Aaron Payment, Chief of the Sault Tribe of Chippewas, and Jeff Parker of the Bay Mills Indian Tribe to discuss exciting new partnerships and possibilities for affordable housing options for Native Americans in the area. The work they have already accomplished is truly remarkable.

The following morning we met with Linda Laford, deputy director of Safe Haven, and a group of dedicated care providers working on the initiative to end homelessness in Michigan in 10 years. Not only have they made tremendous progress, but they also related to us the kinds of obstacles they encounter and how we can help to make their jobs easier.

Marquette was our next stop, where I had the pleasure of presenting an oversized check in the amount of \$8,586,916 to Frank Sinito and Joe Priante who have been instrumental in bringing 191 units of senior housing to the area in the form of a preservation project called Snowberry Heights. It was originally developed and constructed in 1979, as a MSHDA-financed, federally subsidized senior living development. The development is a beautiful 11-story building that houses the area’s elderly with incomes at or below 60 percent of the area’s median income.

Our stop in Houghton-Hancock took us to the Scott Building where groundbreaking

ceremonies launched the rehabilitation of a charming historic building in downtown Hancock that will become a mixed senior living, retail and commercial facility. Thanks to the efforts of Mike Lahti of Scott Building Developers, the Michigan Economic Development Corporation, the City of Hancock, the Downtown Development Authority and the Main Street program this celebrated building will once again provide stateliness to the streets of this most picturesque city.

The next stop was Iron Mountain. It seemed the entire city came out to celebrate the receipt of a 2006 Cool Cities Michigan Main Street Technical Assistance Award. Their project will receive more than \$200,000 in technical assistance and training as part of a long-term management approach to revitalizing and maintaining a successful downtown through organization, promotion, design and economic restructuring.

The afternoon found us dropping in on Cheryl O’Neil and her staff at Caring House who gave us a tour of one of the most efficiently run and impressive domestic violence shelters I’ve had the pleasure of visiting. Following the tour, we took part in a productive meeting with Linda Bigelow of the Salvation Army (whose program provides shelter for single men and women through the Genesis House shelter) and Bill Reid of Northpoint Behavioral Healthcare Systems who is co-chair of the Dickinson-Iron Continuum of Care and co-lead for the 10-year Campaign to End Homelessness. The discussion provided plenty of timely and valuable input that we were able to incorporate into the very successful Homeless Summit here in Lansing.

I now know what inspired Michigan’s motto – “If you seek a pleasant peninsula, look about you.” The U.P. is beautiful AND pleasant. But I think the beauty also shines through from the hearts of the people who are such a vital part of our caring affordable housing community who just happen to live in Michigan’s Upper Peninsula.

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A New Name, New Director and New Program

New Loan Program to help College Graduates and Michigan Communities

To help the state's economy, as well as college graduates, a new MSHDA program has \$10 million in loans to entice graduates to stay in the state.

Gov. Jennifer Granholm announced a plan to offer low-interest housing loans in communities that need economic development. The loans will be available for recent graduates interested in purchasing housing in eight selected Michigan cities. The governor hopes this will help bring new faces and support to assist these developing communities.

Cities applicable include: Detroit, Muskegon Heights, Hamtramck, Saginaw, Pontiac, Benton Harbor, Flint and Highland Park.

The low-interest housing loans are available to those who have received a doctoral, master's, bachelor's or associate's degree from an accredited institution within three years prior to the date of the loan application.

People can now apply for the loan, which is approximately 2 percent

**MSHDA
program
supports
developing
communities**



If you've been reading Monday Morning News lately — or if you've had the pleasure of being in the new Division of Homeownership — you're well aware of the buzz about the division-formerly-known-as-Single-Family's new director. Most of us have heard or read about Mary Townley's impressive background in the private sector of lending and finance. And many have even discovered that Mary bleeds green like so many other MSHDA employees (sorry, Gary). We recently caught up with Mary to ask her a few questions that weren't covered in previous stories and are little-known facts about one of our new leaders. Here's something about Mary that you will only learn in Building Blocks:

.....
BB: Coke or Pepsi?

MT: Coke

BB: Favorite TV show?

MT: (I) don't watch a lot of TV, yet (I) enjoy "CSI."

below the market rate. They can be used toward the purchase of a qualifying home.

"This will help communities that have been struggling in the past, we want to urge dynamic people to move into each of them and provide a carrot

A Few Important Facts From Mary Townley:

Things You Aren't Likely to Hear Around the Water Cooler

BB: Favorite movie?

MT: "The Notebook."

BB: Favorite book?

MT: I read everything I can get my hands on — (I) don't know if I have a favorite.

BB: Favorite place on Earth?

MT: On the beach (any beach), in a lawn chair reading.

BB: Favorite food?

MT: Strawberries

BB: Favorite pair of shoes?

MT: 10-year old pair of Birkenstocks.

BB: The one thing you're most excited about at MSHDA?

MT: (The) opportunity to continue to work in the mortgage industry, yet expand my reach into the beginning stages of working with clients from homeless, homebuyer, counseling and asset collection to the final finish line of obtaining their house keys.

for you to do that," Granholm said.

In addition to encouraging young people to stay in the state, the governor hopes it will stimulate the economy and revitalize communities, encouraging businesses to come to these areas.

Crain's Detroit House Party Inspired by Media Partnership

On September 28, there were 34 house parties dotted across the City of Detroit, hosted by a wide variety of homeowners that already know the value of "Living In The D." There were stately brick traditionals, urban contemporary lofts and everything in between. Party-goers experienced the hospitality of the Detroit homeowners and then moved on to a huge party at the Wintergarten in the Renaissance Center. It was estimated that that more than 900 people attended, sampling some of Detroit's best restaurant fare while comparing notes on the homes they toured. There was a stirring message from Mayor Kwame Kilpatrick, encouraging those who were thinking about investing in Detroit to "Come and get it while the getting is good!"

This revelry was all part of the plan developed to promote a positive alternative narrative about Detroit by engaging four powerful media partners in focusing on the good news in development and investment that is happening in the city. Model D Media is the weekly e-zine that focuses on

development details neighborhood by neighborhood. These Neighborhood Guides are sponsored by MSHDA and provide rich opportunity for focusing on products of work being done by Detroit's many nonprofit community development corporations (CDCs) and also promotes MSHDA's Tipping Point Neighborhoods developer and homeownership initiative. The other media partners are Crain's Detroit Business, WWJ Newstalk Radio and WVMV Smooth Jazz Radio. Crain's recently published a special publication called "Living and Investing in the D." Listeners of the radio stations have recently been hearing a new jazz/blues jingle reinforcing the "Living In The D" theme and will soon be hearing public service announcements, again highlighting the work of Detroit CDCs.

MSHDA's marketing team is the architect of the media partnership and promotion and is proud to have extraordinary partners in the media. "They saw our vision and then some," said MSHDA's Communications Director Mary Lou Keenon.

Lower Mortgage Insurance Rates to Assist Homeowners in Michigan

The Michigan State Housing Development Authority and the Mortgage Guaranty Insurance Corporation (MGIC) have partnered to assist new homeowners by offering reduced mortgage insurance premiums for eligible MSHDA borrowers.

Discounted monthly mortgage insurance premiums will be offered to all borrowers who are unable to make a down payment of 20% or more of the sales price on any insured conventional mortgage loan product that MSHDA offers. A discounted single premium Borrower Paid Mortgage Insurance (BPMI) option is also available. The BPMI can be financed through the MSHDA Down Payment Assistance program for eligible borrowers. The BPMI option eliminates the monthly mortgage insurance premium completely.

MGIC has already filed the reduced rates with the insurance commissioner and has named the product *Great Lakes State Rate Plan*. These new rates will allow new homeowners to save hundreds of dollars annually. A MSHDA loan in the amount of \$185,000 will allow a resident to save \$481 per year.

In addition to discounted insurance premiums, MGIC will also offer MSHDA borrowers job loss protection – which insures that the borrower's mortgage payment will be paid if the borrower becomes unemployed – at no cost to the borrower. This protection will pay a mortgage payment equal to the lesser of the actual mortgage payment or \$2,000 per month for a maximum of six months. Certain eligibility criteria will apply.





National Recognition for Muskegon Artworks Project

The National Housing & Rehabilitation Association recently announced that the Artworks of Muskegon Project was a finalist in the 2006 J. Timothy Anderson Awards for Excellence in Historic Rehabilitation.

The Muskegon Artworks Project is a 26-unit (7 of which are for residents with special needs), affordable housing project. MSHDA worked together with the Historical Commission and Michigan Economic Development Corporation (MEDC) to help develop this \$6.7 million project.

The nationally recognized "Timmy Awards" were created to honor outstanding real estate projects throughout the United States that involve rehabilitation of older, historic buildings using the federal historic rehabilitation tax credit.

The Muskegon Artworks Project was nominated in the Large Affordable Housing category, along with developments from South Carolina, Massachusetts and Illinois. Each

housing site cost more than \$5 million for total development.

In only its second year, the competition drew record interest, attracting applications from coast-to-coast — 25 percent more than the inaugural event last year. The finalists were judged and selected by a diverse panel of

experts from around the United States. Winners were announced and recognized on October 10 in Boston at the 2006 Fall Forum conference of the National Housing & Rehabilitation Association.

Muskegon Artworks was developed by Michael Jacobson of HDC Construction Company out of Novi, Mich.

**Partner-
project was
finalist in
national
competition**



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How Could It Happen To Her? Proof That There Is No Such Thing As Typical Domestic Violence Victim

Jennifer* grew up in a low-income home where domestic violence and substance abuse was prevalent. Her father had abused her and her mother physically, verbally and emotionally. While her mother never had the courage to leave, at age 14, Jennifer got tired of lying about bruises and living in fear. She left home for good and vowed no man would EVER hurt her again.

She bounced around until she graduated high school and, with her parents as an example of how she didn't want to live, she got loans and grants to go to college, motivated by the will to have a better life.

In her early 20s, she purchased her first new car and first home. By her mid 20s she had her dream job, her second home and a hand-picked family made up of people who had stood by her during her roughest years. At 30, she found herself living a life beyond even her expectations and she was proud to have done it all on her own. She knew she could easily have turned out like so many others – accustomed to abuse and unable to escape the cycle. She felt blessed that she had both the strength and courage to overcome these obstacles from an early age.

Jennifer had grown up with onlookers encouraging her to marry young and to marry rich in order to escape her environment. And, while she had always been determined to provide for herself and make her own

way in life, she did feel a certain emptiness. It would be nice to have a family of her own – a husband with whom to share her happiness, to build upon her success, and to have children she could shower with all the love and attention she never received. Then she met Jimmy.*

Jimmy had overcome his own abuse-filled past and was a single father struggling to raise his 12-year-old mentally challenged daughter. Jimmy was charming and funny and wanted all the same things as Jennifer – and he wanted them NOW. Since he was struggling to find a good job and was

recently divorced, she knew the situation would be complicated, but she knew she wasn't getting any younger and her need to have a family was very strong. Plus, her heart went out to his daughter who clearly needed a woman's influence. Soon into her relationship, Jimmy revealed a secret: he had throat cancer and didn't have long to live. She

allowed him and his daughter to move in with her so she could help with his illness and care for his daughter as she'd soon have to face losing her daddy. Jennifer's life suddenly had purpose she'd never known.

Just as quickly as she'd gained a family, she noticed things starting to feel tense. Jimmy was very jealous of her friends and family – and was especially jealous of men at Jennifer's work. He complained about her long hours (even though she'd cut way back and always

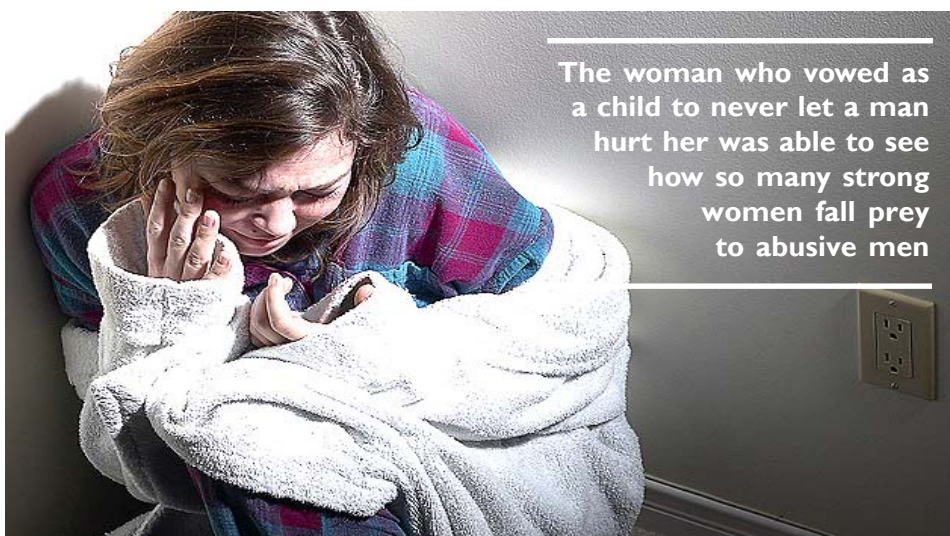
took time off when he or her daughter needed her), didn't want her to spend time with her friends and even insisted she leave her cell phone at the door when she came home. She wasn't allowed to talk to anyone outside their home without him present and watching. He'd call or text message her constantly throughout the day, getting furious if she was in a meeting and didn't immediately reply. He'd watch from outside her office to see who she went to lunch with and interrogate her on the events of her day. At night, he would only allow her 20 minutes to herself to get ready for bed. Time alone outside of that was forbidden.

Sensing the situation wasn't bound to improve and fearing it would escalate, she called the police to find out her rights and was told that the only way to get rid of him was to evict him, which would take 30 days. She knew that if her instincts were right, 30 days would be just enough time for him to destroy her life and everything she'd worked so hard for. But she also thought she might be over-reacting a bit.

She knew that his reaction to her life was extreme and that he was very controlling, but she also realized that fear of dying made him extremely needy and vulnerable – a position no one likes to be in. Besides, every time he'd yell at her or make demands of her, he'd apologize afterward and explain that he was just afraid of losing her when he needed her so much.

Having been so independent her whole life, she wondered if some of her uneasiness was from suddenly being so accountable and needed by two other people. She decided that going to couple's counseling would help her cope with the transition and,

We have a long way to go to change perceptions about domestic violence



perhaps, help him trust her more.

In counseling, he'd sit so close they were thigh to thigh. If she brought up anything he didn't want to talk about, he'd yell at her afterward. And, if she started to discuss something he'd forbidden (like his illness or his abusive ex-wife), he'd squeeze her hand to remind her those topics were off-limits. Having studied psychology in college, she tried to send the counselor signals by using buzzwords and key phrases, hoping he'd see through the charade, but it didn't work.

Eventually, the apologies and moments of calm were fewer and farther between. The fighting and controlling behavior were constant. She'd called the police several more times from work to see if there was ANYTHING they could do to help and she was told the same thing each time. As long as he wasn't hitting her, they couldn't really step in – she'd just have to have him evicted. After hearing one of his many stories of revenge on his allegedly abusive ex-wife that involved poisoning her food with prescription medication, she began to fear for her life. He regularly had several prescriptions for narcotics in order to control the pain from his illness. With her birthday coming up and him being angry at her desire to celebrate with family and friends, she

feared he'd poison her to keep her at home — or to even kill her. When she shared this with the police dispatcher, she was given the name of a local domestic violence center.

After speaking with a counselor at the center, she filed for and was almost immediately granted a personal protection order. While Jimmy had never actually *hit* Jennifer, her accounts of verbal, emotional and even sexual abuse by him — combined with her fears for her personal safety — were more than enough to convince a judge that she needed protection.

Once safe, Jennifer did some investigating and found that Jimmy had a trail of personal protection orders against him in other states — some for threatening other women's lives — and that this behavior was a pattern. She was lucky to have escaped when she

did and, once again, she feels blessed to have been able to recognize a situation for what it was and to escape before it overcame her.

The woman who vowed as a child to never let a man hurt her was able to see how so many strong women fall prey to abusive men. And she learned that we have a long way to go to change perceptions of domestic violence and its victims. It can and *must* be stopped before it escalates to physical violence — because it inevitably will.

As strong and brave as Jennifer might have been, making sure to follow the law and to exercise victim's rights was a daunting process. Without the aid and support of domestic violence counselors, she might not have gotten out of the situation as quickly or safely as she did. In honor of National Domestic Violence month, she wanted to share her story in hope that she can help someone else recognize a pattern in their own life — or maybe even spot a friend in trouble.

There's a lot of fear, guilt, shame and embarrassment felt by abuse victims. Abusers are really good at cutting victims off from support systems. Hopefully, after reading Jennifer's story, we can all find the courage and strength to deal with this problem, whether we're a victim or not. The time to end domestic violence is before it begins. Don't wait until there are bruises to hide. That could be too late.

** names changed to protect identities*

Governor Granholm proclaimed October as **Domestic Violence Awareness Month in Michigan**. Throughout the United States, October is set aside to recognize survivors of violence in their intimate relationships — and to remember those who lost their lives at the hands of their batterers. The 44 domestic violence agencies funded by the Michigan Domestic Violence Prevention and Treatment Board hosted events during the month. Many of these programs are also funded through MSHDA and provide much-needed services to domestic violence survivors including emergency shelter, counseling, advocacy, crisis intervention, legal advocacy, emergency response, prevention and public awareness. In 2005, more than 200,000 nights of emergency shelter were provided by these programs.

Fond Farewells ... **MSHDA Says Goodbye to Three Valued Team Members**

Michigan State Housing Development Authority would like to bid a fond farewell to three great and valued employees whose commitment to affordable housing to low- and moderate-income residents in Michigan is unsurpassed.

Ted Rozeboom from the Office of Legal Affairs left MSHDA September 1, 2006 after almost 25 years of distinguished service as staff attorney, General Counsel and Chief Underwriter for the Authority. In that time he also served on several boards including the Michigan Magnet Fund, the Michigan Broadband Authority and the Affordable Housing Advisory Committee of the Federal Home Loan Bank. Ted was also essential in developing and implementing the

Authority's mission to provide decent, safe and affordable housing for low- and moderate-income residents in

**Ted was
essential in
developing and
implementing
the Authority's
mission**

Michigan. In doing so he developed a national reputation for expertise in the area of low income housing, the low income housing tax credit and other affordable housing programs. Ted joined the Loomis Law Firm to continue work on affordable housing transactions.

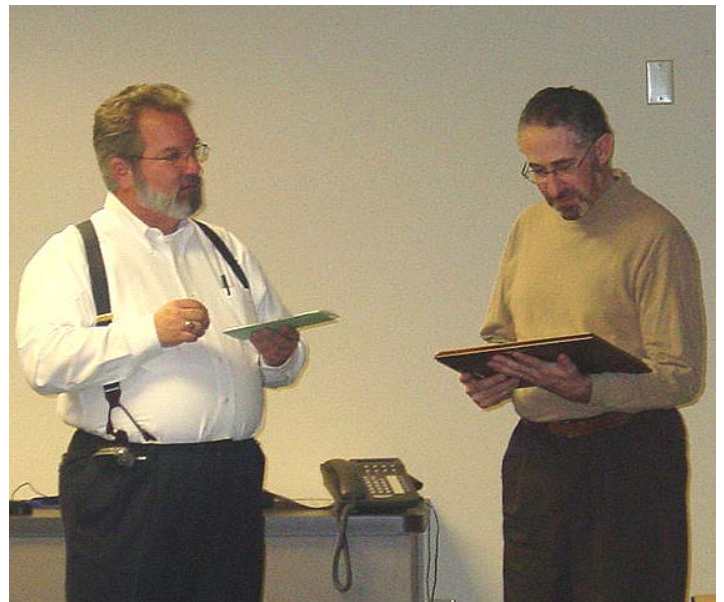
Chuck Keifer from Supportive Housing and Homeless Initiatives left the Authority September 22, 2006. Chuck was a major and valued advocate for the homeless in Michigan. Chuck worked determinedly for the past seven years for these initiatives. Chuck left MSHDA to wear several new hats. One is teaching Social Work and Psychology

at the University of Michigan. Another is working through an inter-disciplinary institute at Eastern Michigan University helping to develop cross-systems research and demonstration projects in human services and social welfare, and lastly, engaging in contractual consultation focused on planning and action for community and systems change.

Gabe Labovitz, Chief Market Specialist here at the Authority left MSHDA on October 20, 2006 after 12 years of dedicated service to the Marketing and Research division of MSHDA. Gabe is relocating, along with his wife Stephenie, to Chicago, Illinois to go to work for the Regional Office of Housing and Urban Development (HUD). Gabe is taking with him a vast knowledge of the affordable housing market both here in Michigan and in the new region he will be covering at HUD.

Please join in bidding a fond farewell to these individuals and the extraordinary endowment they brought to the Authority. We wish them all the best on their future endeavors.

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via e-mail! Visit
www.housingconference.org
for more information.



MSHDA Also Welcomes New Board Members

MSHDA would like to welcome three new Board Members to the table. **Mr. Archie L. Clark** whose term commenced July 14, 2006 and will expire March 10, 2007. **Ms. Mary M. Fowlie** whose term commenced July 14, 2006 and will expire March 10, 2010. **Ms. Maureen R. Geary** whose term commenced July 14, 2006 and will expire March 10, 2010.



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MSHDA Keeps Public Informed

The Michigan State Housing Development Authority will be releasing a media resource tool called, *Focuses On Housing*, to keep the public and media aware of monthly activities and announcements.

Focuses On Housing is a monthly summary of MSHDA programs, which highlights grant fund distribution as well as key stories and announcements that positively affect the affordable housing industry, community development and homeless issues.

Media representatives can use the tool to locate contacts in their area to obtain information regarding upcoming events involved with grant distribution.

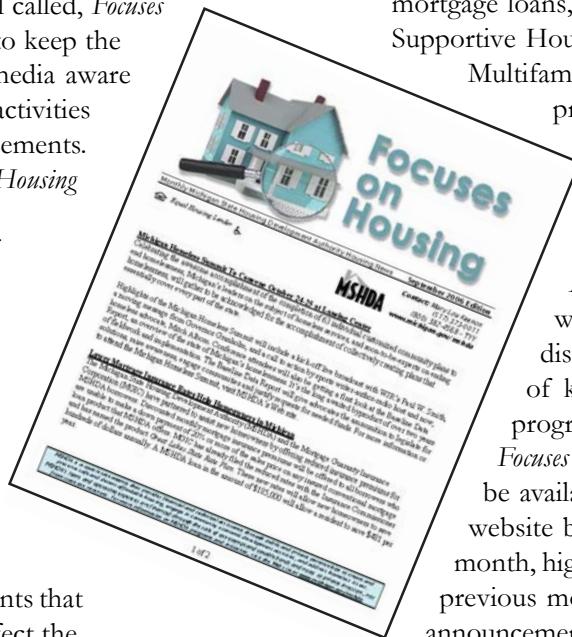
The piece will also contain monthly

production figures from some of MSHDA's key programs including Division of Homeownership mortgage loans, Homeless and Supportive Housing and

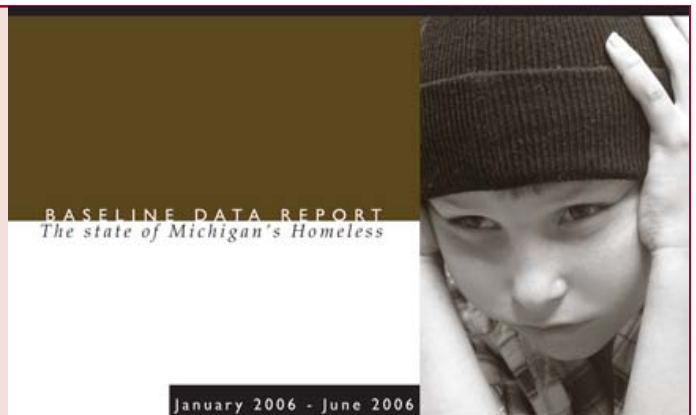
Multifamily development

programs. To assist the media and the public in understanding the language of the Authority, MSHDA will also be distributing a glossary of key terms and programs outlined in *Focuses On Housing*. It will be available on MSHDA's website by the 15th of every month, highlighting the previous month's announcements.

The Authority is providing this resource for media to have convenient access to local affordable housing, community development, and homeless prevention activities so that all Michigan residents will have the opportunity to learn and take advantage of these programs.



Plans and More Plans



Left: Michael DeVos (MSHDA), John O'Brien and Philip Mangano (both of the U.S. Interagency Council on Homelessness) stand next to all 60 Michigan community plans to end homelessness. **Above:** MSHDA's Baseline Data Report, which captures homelessness figures statewide.